

**BALANCE DE SITUACION
BANCA PRIVADA
A JUNIO 2023
(En Millones de Balboas)**

	2021	2022				2023				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	11,581.40	10,065.72	9,701.22	8,881.05	10,505.00	10,307.97	10,485.91	0.00	0.00	784.70	8.09%
Depositos Locales en Bancos	2,496.83	2,102.06	2,277.47	2,081.85	2,466.02	2,278.12	2,312.31	0.00	0.00	34.85	1.53%
A la Vista	1,155.62	1,004.94	1,197.14	1,115.30	1,289.11	1,308.18	1,205.97	0.00	0.00	8.83	0.74%
A Plazo	1,341.21	1,097.12	1,080.33	966.55	1,176.90	969.94	1,106.35	0.00	0.00	26.02	2.41%
Depositos Extranjeros en Bancos	8,443.70	7,308.44	6,783.11	6,111.06	7,309.00	7,392.19	7,557.78	0.00	0.00	774.67	11.42%
A la Vista	4,758.99	3,854.03	3,494.94	3,388.32	4,144.81	4,102.53	4,583.29	0.00	0.00	1,088.35	31.14%
A Plazo	3,684.72	3,454.41	3,288.17	2,722.74	3,164.19	3,289.66	2,974.49	0.00	0.00	(313.68)	(9.54%)
Menos Provisiones	21.58	24.43	35.26	8.64	8.66	9.38	8.84	0.00	0.00	(26.43)	(74.94%)
Locales	21.57	24.33	35.19	8.56	8.54	8.58	8.48	0.00	0.00	(26.71)	(75.90%)
Extranjero	0.01	0.09	0.07	0.09	0.11	0.79	0.36	0.00	0.00	0.28	388.34%
Otros	662.44	679.64	675.91	696.78	738.64	647.04	624.66	0.00	0.00	(51.25)	(7.58%)
CARTERA CREDITICIA	59,749.90	61,455.39	63,305.96	65,411.29	66,329.40	66,971.52	67,574.22	0.00	0.00	4,268.26	6.74%
Locales	46,426.64	46,843.43	47,282.89	48,091.73	48,640.48	48,367.13	48,784.45	0.00	0.00	1,501.56	3.18%
Extranjero	15,544.51	16,886.77	18,261.29	19,593.71	19,842.25	20,765.98	20,838.09	0.00	0.00	2,576.81	14.11%
Menos Provisiones	2,221.25	2,274.81	2,238.22	2,274.15	2,153.33	2,161.60	2,048.32	0.00	0.00	(189.89)	(8.48%)
Locales	2,024.85	2,073.55	2,040.88	2,067.99	1,940.21	1,934.41	1,851.72	0.00	0.00	(189.16)	(9.27%)
Extranjero	196.40	201.27	197.34	206.15	213.11	227.18	196.61	0.00	0.00	(0.74)	(0.37%)
INVERSIONES EN VALORES	19,766.27	20,411.93	20,650.88	20,554.79	20,170.33	20,498.78	21,381.72	0.00	0.00	730.84	3.54%
Locales	7,243.30	7,541.26	7,812.10	7,582.07	7,422.08	7,557.62	7,763.59	0.00	0.00	(48.50)	(0.62%)
Extranjero	12,537.91	12,901.93	12,904.43	13,067.62	12,852.92	13,053.85	13,723.82	0.00	0.00	819.40	6.35%
Menos Provisiones	14.94	31.26	66.00	94.90	104.67	112.69	105.69	0.00	0.00	39.69	60.14%
Locales	11.71	26.22	59.92	86.55	93.95	98.88	99.23	0.00	0.00	39.31	65.62%
Extranjero	3.23	5.03	6.08	8.35	10.72	13.82	6.46	0.00	0.00	0.38	6.24%
OTROS ACTIVOS	6,012.80	6,019.16	5,923.52	6,006.50	6,182.32	6,239.47	6,400.99	0.00	0.00	477.47	8.06%
Locales	4,988.09	4,875.35	4,934.97	5,019.42	5,092.83	5,054.68	4,907.13	0.00	0.00	(27.84)	(0.56%)
Extranjero	1,024.71	1,143.81	988.55	987.08	1,089.49	1,184.79	1,493.86	0.00	0.00	505.31	51.12%
TOTAL DE ACTIVOS	97,110.38	97,952.20	99,581.59	100,853.63	103,187.06	104,017.74	105,842.84	0.00	0.00	6,261.25	6.29%

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DEPOSITOS	69,140.85	68,906.64	69,242.02	69,332.13	69,775.45	70,901.62	72,199.89	0.00	0.00	2,957.87	4.27%
Locales	46,724.28	46,513.97	46,413.10	45,920.85	45,925.92	45,718.13	46,034.68	0.00	0.00	(378.42)	(0.82%)
Oficiales	605.99	608.56	528.16	941.14	872.86	883.70	845.07	0.00	0.00	316.91	60.00%
De Particulares	44,022.42	44,018.23	44,032.02	43,258.10	42,910.47	43,063.17	43,268.40	0.00	0.00	(763.62)	(1.73%)
A la Vista	9,124.89	9,047.40	9,148.62	8,354.37	8,794.38	8,592.52	8,515.92	0.00	0.00	(632.69)	(6.92%)
A Plazo	23,093.42	23,040.72	22,952.68	23,054.32	22,298.29	23,067.72	23,702.55	0.00	0.00	749.87	3.27%
De Ahorros	11,804.11	11,930.12	11,930.73	11,849.41	11,817.81	11,402.93	11,049.93	0.00	0.00	(880.80)	(7.38%)
De Bancos	2,095.88	1,887.18	1,852.92	1,721.61	2,142.58	1,771.26	1,921.21	0.00	0.00	68.30	3.69%
A la Vista	290.03	254.01	200.80	204.55	248.39	184.09	214.60	0.00	0.00	13.79	6.87%
A Plazo	1,805.85	1,633.17	1,652.11	1,517.06	1,894.20	1,587.17	1,706.62	0.00	0.00	54.50	3.30%
Extranjero	22,416.57	22,392.67	22,828.92	23,411.28	23,849.54	25,183.49	26,165.20	0.00	0.00	3,336.28	14.61%
Oficiales	347.79	323.19	425.85	306.28	180.98	216.49	224.36	0.00	0.00	(201.49)	(47.31%)
De Particulares	15,125.13	15,501.63	15,785.77	15,580.61	16,702.87	17,077.65	18,149.26	0.00	0.00	2,363.50	14.97%
A la Vista	2,273.78	2,458.69	2,485.01	2,422.13	2,419.26	2,599.35	2,728.92	0.00	0.00	243.91	9.82%
A Plazo	10,549.34	10,595.76	10,793.93	10,698.45	11,793.44	12,090.10	12,990.00	0.00	0.00	2,196.06	20.35%
De Ahorros	2,302.01	2,447.18	2,506.83	2,460.04	2,490.17	2,388.20	2,430.35	0.00	0.00	(76.48)	(3.05%)
De Bancos	6,943.65	6,567.85	6,617.31	7,524.38	6,965.69	7,889.35	7,791.58	0.00	0.00	1,174.27	17.75%
A la Vista	1,208.70	1,264.06	1,397.77	1,603.22	1,285.50	1,591.84	1,628.03	0.00	0.00	230.26	16.47%
A Plazo	5,734.95	5,303.79	5,219.54	5,921.16	5,680.19	6,297.51	6,163.55	0.00	0.00	944.02	18.09%
OBLIGACIONES	14,090.40	15,048.14	16,438.83	17,653.45	18,815.68	18,053.02	18,189.17	0.00	0.00	1,750.35	10.65%
Locales	2,345.38	2,505.86	2,773.80	2,849.49	3,279.87	3,012.07	3,026.42	0.00	0.00	252.62	9.11%
Extranjero	11,745.03	12,542.28	13,665.03	14,803.96	15,535.81	15,040.95	15,162.75	0.00	0.00	1,497.73	10.96%
OTROS PASIVOS	3,022.69	3,306.19	3,356.18	3,279.82	3,413.21	3,420.93	3,659.56	0.00	0.00	303.38	9.04%
Locales	2,369.93	2,731.67	2,802.30	2,742.41	2,783.34	2,823.75	2,840.92	0.00	0.00	38.62	1.38%
Extranjero	652.76	574.52	553.88	537.42	629.87	597.19	818.64	0.00	0.00	264.76	47.80%
PATRIMONIO	10,856.43	10,691.22	10,544.56	10,588.23	11,182.71	11,642.17	11,794.22	0.00	0.00	1,249.66	11.85%
Capital	4,856.11	4,806.56	4,823.60	4,840.45	4,876.36	4,892.33	4,894.27	0.00	0.00	70.67	1.47%

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Reservas de Capital	268.73	268.73	268.73	268.73	118.73	118.73	107.54	0.00	0.00	(161.19)	(59.98%)
Otras Reservas	1,240.11	1,218.30	1,223.60	1,252.49	1,262.03	1,292.11	1,360.21	0.00	0.00	136.61	11.16%
Provisiones Dinámicas	963.36	966.13	968.64	970.77	972.93	976.79	1,010.19	0.00	0.00	41.56	4.29%
Otras Reservas	276.74	252.17	254.97	281.72	289.10	315.32	350.02	0.00	0.00	95.05	37.28%
Utilidad de Periodos Anteriores	4,124.83	4,832.04	4,779.16	4,760.80	4,983.05	5,815.51	5,434.09	0.00	0.00	654.92	13.70%
Utilidad de Periodo	697.41	263.37	537.47	680.40	983.43	372.19	848.73	0.00	0.00	311.26	57.91%
Ganancia o Perdida en Valores Disponible para la Venta	(330.75)	(697.77)	(1,088.01)	(1,214.64)	(1,040.90)	(848.69)	(850.63)	0.00	0.00	237.38	(21.82%)
PASIVO Y PATRIMONIO	97,110.38	97,952.20	99,581.59	100,853.63	103,187.06	104,017.74	105,842.84	0.00	0.00	6,261.25	6.29%